

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

April L Polk

Debtor(s)

Case No. 15 B 25615

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/28/2015.
- 2) The plan was confirmed on 10/21/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/20/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/04/2017, 06/01/2018.
- 5) The case was Dismissed on 10/22/2018.
- 6) Number of months from filing to last payment: 39.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$11,087.29
Less amount refunded to debtor	\$547.41

NET RECEIPTS: \$10,539.88

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,003.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$436.04
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,439.04

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Ability Recovery Servi	Unsecured	3,755.00	NA	NA	0.00	0.00
Accounts Receivable Ma	Unsecured	674.00	NA	NA	0.00	0.00
Acs/Wells Fargo	Unsecured	1.00	NA	NA	0.00	0.00
Aes/nelnet	Unsecured	2.00	NA	NA	0.00	0.00
American InfoSource LP as agent for	Unsecured	0.00	638.86	638.86	50.41	0.00
America's Financial Choice Inc	Unsecured	0.00	673.58	673.58	53.15	0.00
Broadway Financial	Unsecured	600.00	1,647.35	1,647.35	129.98	0.00
Capital Solutions Investments	Unsecured	0.00	1,163.80	1,163.80	91.83	0.00
Cavalry SPV I LLC	Unsecured	0.00	9,193.08	9,193.08	751.63	0.00
Check N Go	Unsecured	500.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	2,200.00	3,935.73	3,935.73	321.79	0.00
CNAC	Unsecured	10,596.00	25,438.61	25,438.61	2,079.86	0.00
Department Of Education	Unsecured	89,449.00	94,613.66	94,613.66	0.00	0.00
Edfinancial Svcs	Unsecured	8.00	NA	NA	0.00	0.00
Edfl Svcs/idapp	Unsecured	11.00	NA	NA	0.00	0.00
Educational Credit Management Corp	Unsecured	4,617.00	18,784.48	18,784.48	0.00	0.00
Educational Credit Management Corp	Unsecured	3,326.00	2,804.30	2,804.30	0.00	0.00
Enhanced Recovery	Unsecured	1,362.00	NA	NA	0.00	0.00
Enhanced Recovery	Unsecured	1,350.00	NA	NA	0.00	0.00
EOS CCA	Unsecured	755.00	NA	NA	0.00	0.00
ER Solutions/Convergent Outsourcing, IN	Unsecured	875.00	NA	NA	0.00	0.00
Gateway Financial	Unsecured	8,503.00	NA	NA	0.00	0.00
Gateway Financial Services	Unsecured	9,157.00	9,491.26	9,491.26	776.01	0.00
Greater Suburban Acceptance Co	Unsecured	3,463.00	NA	NA	0.00	0.00
Harvard Collection	Unsecured	694.00	NA	NA	0.00	0.00
Internal Revenue Service	Priority	1,376.00	1,368.65	1,368.65	1,368.65	0.00
Internal Revenue Service	Unsecured	0.00	88.78	88.78	0.00	0.00
ISAC/Illinois Student Assistance Commis	Unsecured	22,305.00	NA	NA	0.00	0.00
Liberty University	Unsecured	0.00	2,208.35	2,208.35	180.55	0.00
Loan Express Company	Unsecured	1,163.00	NA	NA	0.00	0.00
MacCormac College	Unsecured	1,900.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Midland Credit Management Inc	Unsecured	0.00	445.00	445.00	32.57	0.00
National Student Loan	Unsecured	14,481.00	NA	NA	0.00	0.00
Navient Solutions Inc	Unsecured	142,264.00	87,671.45	87,671.45	0.00	0.00
Navient Solutions Inc	Unsecured	0.00	38,808.56	38,808.56	0.00	0.00
Pinnacle Credit Services	Unsecured	2,063.00	NA	NA	0.00	0.00
Quantum3 Group	Unsecured	0.00	422.93	422.93	33.37	0.00
Resurgence Legal Group PC	Unsecured	2,825.00	2,825.90	2,825.90	231.04	0.00
Robert Morris University	Unsecured	1.00	NA	NA	0.00	0.00
Sallie Mae	Unsecured	1.00	NA	NA	0.00	0.00
Wells Fargo Education Financial Services	Unsecured	2.00	NA	NA	0.00	0.00
Williams & Fudge Inc	Unsecured	2,944.00	NA	NA	0.00	0.00
Williams & Fudge Inc	Unsecured	3,530.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,368.65	\$1,368.65	\$0.00
TOTAL PRIORITY:	\$1,368.65	\$1,368.65	\$0.00
GENERAL UNSECURED PAYMENTS:	\$300,855.68	\$4,732.19	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,439.04</u>
Disbursements to Creditors	<u>\$6,100.84</u>
TOTAL DISBURSEMENTS :	<u>\$10,539.88</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/22/2019

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.